

Information to identify the case:

Debtor 1:	Michael A. Gigliotti	Social Security number or ITIN:	xxx-xx-8961
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Lauren M Gigliotti	Social Security number or ITIN:	xxx-xx-8586
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter:	7 1/13/18
Case number:	18-10779-ABA		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael A. Gigliotti	Lauren M Gigliotti
2. All other names used in the last 8 years		
3. Address	617 Williams Terrace Runnemede, NJ 08078	617 Williams Terrace Runnemede, NJ 08078
4. Debtor's attorney Name and address	Rex J. Roldan Law Office of Rex J. Roldan, PC Washington Professional Campus 900 Route 168, Suite I-4 Turnersville, NJ 08012	Contact phone (856) 232-1425
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 1/14/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	February 12, 2018 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/13/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael A. Gigliotti
 Lauren M Gigliotti
 Debtors

Case No. 18-10779-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 60

Date Rcvd: Jan 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2018.

db/jdb
 517277709 +Michael A. Gigliotti, Lauren M Gigliotti, 617 Williams Terrace, Runnemede, NJ 08078-1249
 517277710 Able Medical Transportation, PO Box 6837, Bridgewater, NJ 08807-0837
 517277711 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
 517277712 +Atlantic Ambulance Corp, PO Box 949, Matawan, NJ 07747-0949
 517277713 Atlantic Health System, Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
 517277714 Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
 517277716 +Blackwood Animal Hospital, 612 N. Black Horse Pike, Blackwood, NJ 08012-3958
 517277717 +Borough of Runnemede, 24 N Black Horse Pike, Runnemede, NJ 08078-1663
 517277725 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 W Twelve Mile Rd, Southfield, MI 48034)
 517277718 +Caine & Weiner, 12005 Ford Road, Dallas, TX 75234-7262
 517277719 +Camden County M.U.A., 1645 Ferry Avenue, Camden, NJ 08104-1311
 517277720 Carrier Clinic, PO Box 147, Belle Mead, NJ 08502-0147
 517277721 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 517277726 Drive New Jersey Insurance Company, PO Box 89490, Cleveland, OH 44101-6490
 517277728 +First Federal Credit Control, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122-5662
 517277730 +Healthcare Employees FCU, 29 Emmons Dr Ste C40, Princeton, NJ 08540-5971
 517277732 +KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
 517277733 Lourdes Health System, PO Box 822099, Philadelphia, PA 19182-2099
 517277734 Lourdes Imaging Assoc., PA, PO Box 95000-2840, Philadelphia, PA 19195-2840
 517277735 Mercantile Adjustment Bureau, LLC, 165 Lawrence Bell Drive Suite 100, Williamsville, NY 14221-7900
 517277736 +Mercury Insurance Group, PO Box 5600, Rancho Cucamonga, CA 91729-5600
 517277737 +Metro Public Adjustment, Inc., 3551 Bristol Pike, Bensalem, PA 19020-4685
 517277738 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
 517277739 +Optimum Outcomes, Inc., PO Box 58015, Raleigh, NC 27658-8015
 517277741 +Plymouth Rock Assurance, PO Box 922, Lincroft, NJ 07738-0922
 517277742 Pulmonary & Sleep Assoc of S Jersey, LLC, 107 Berlin Road, Cherry Hill, NJ 08034-3526
 517277743 +Receivable Management Services, 240 Emery Street, Bethlehem, PA 18015-1980
 517277745 Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
 517277746 Remex, Inc., 307 Wall St, Princeton, NJ 08540-1515
 517277747 Saldutti, LLC, 800 N Kings Hwy Ste 300, Cherry Hill, NJ 08034-1511
 517277749 Somerset Emergency Medical Associates, PO Box 6222, Parsippany, NJ 07054-7222
 517277750 South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
 517277751 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 517277752 +Southwest Credit Systems, 4210 International Pkwy #1100, Carrollton, TX 75007-1912
 517277753 +Sprains Strains & Fractures LLC, PO Box 168, Haddonfield, NJ 08033-0278
 517277754 +Stuart Lippman & Associates, 5447 E 5th Street, Suite 110, Tucson, AZ 85711-2345
 517277755 +Summit Oaks Hospital, Inc., 19 Prospect Street, Summit, NJ 07901-2531
 517277756 +Summit Radiological Assoc, dba Westfield Imaging Center, PO Box 1259, Dept 105738, Oaks, PA 19456-1259
 517277757 Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
 517277759 Thomas E. Jackson, MD, 47 Maple Street, Suite 205, Summit, NJ 07901-2571
 517277760 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424
 517277761 +Trinity Health, Our Lady of Lourdes, 20555 Victor Parkway, Livonia, MI 48152-7031
 517277764 Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: roldanlaw@comcast.net Jan 17 2018 00:00:16 Rex J. Roldan,
 Law Office of Rex J. Roldan, PC, Washington Professional Campus, 900 Route 168, Suite I-4,
 Turnersville, NJ 08012
 tr +EDI: QJDMARCHAND.COM Jan 16 2018 23:33:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 17 2018 00:01:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 17 2018 00:01:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517277711 EDI: CINGMIDLAND.COM Jan 16 2018 23:33:00 AT&T Mobility, 15901 E Skelly Drive,
 Tulsa, OK 74116-2809
 517277715 EDI: BANKAMER.COM Jan 16 2018 23:33:00 Bank of America Home Loans Servicing, LP,
 ATTN: Customer Service, PO Box 5170, Simi Valley, CA 93062-5170
 517277722 E-mail/Text: equiles@philapark.org Jan 17 2018 00:02:14 City of Philadelphia,
 Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818
 517277723 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 17 2018 00:01:56 Comcast,
 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2899
 517277724 +EDI: CONVERGENT.COM Jan 16 2018 23:34:00 Convergent Outsourcing, Inc., 800 SW 39th St,
 PO Box 9004, Renton, WA 98057-9004
 517277727 E-mail/Text: bknotice@ercollections.com Jan 17 2018 00:01:24 Enhanced Recovery Co., LLC,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517277729 +E-mail/Text: fggbanko@fgny.com Jan 17 2018 00:00:36 Forster, Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 60

Date Rcvd: Jan 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517277731 EDI: JEFFERSONCAP.COM Jan 16 2018 23:33:00 Jefferson Capital Systems, LLC, 16 McLeland Rd,
Saint Cloud, MN 56303
517277744 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 17 2018 00:06:01 Regional Acceptance Corp,
621 W Newport Pike, Wilmington, DE 19804-3235
517277748 EDI: DRIV.COM Jan 16 2018 23:34:00 Santander Consumer USA, 8585 N Stemmons Fwy Ste 1100,
Dallas, TX 75247-3836
517277758 EDI: AISTMBL.COM Jan 16 2018 23:33:00 T-Mobile Bankruptcy Team, PO Box 53410,
Bellevue, WA 98015-3410
517277762 +EDI: VERIZONEAST.COM Jan 16 2018 23:34:00 Verizon, 500 Technology Dr Ste 550,
Weldon Spring, MO 63304-2225
517277763 +EDI: VERIZONWIRE.COM Jan 16 2018 23:33:00 Verizon Wireless, PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517277740 ##+Palm Tree Financial, LLC, 1110 E Black Horse Pike, Hammonton, NJ 08037-2828

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 14, 2018 at the address(es) listed below:
NONE.

TOTAL: 0